

## CHAPTER 12

### SECTION 8

## TELEPHONE INQUIRIES

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### 1.0. TELEPHONE SYSTEM

The contractor shall provide an incoming telephone inquiry system. The telephone system shall be fully staffed between 8 a.m. and 6 p.m. of the time zone specified in the contract or, in the absence of a specification, the predominant time zone of the region. All telephones must be staffed and able to respond throughout the entire period. The contractor shall never exceed a 20% blockage rate. Substitute clerks shall be trained to fill-in for absences, breaks, and lunch periods. In addition, a recorded message indicating normal business hours shall be used on the telephone lines after hours. Calls will be handled in the order they are received. The phone number(s) shall be published on the EOBs and otherwise be made known to beneficiaries, providers, HBAs, and Congressional offices. The telephone inquiry system shall be separate from the health care finder lines.

### 2.0. RESPONSIVENESS

Telephone inquiries shall be answered according to the requirements in [Chapter 1, Section 3, paragraph 5.3](#). Contractors may respond to telephone inquiries by letter if written response provides better service. For example, it may be difficult to reestablish telephone contact with the calling party, a written response may provide the caller with needed documentation, or a situation may call for a complex explanation which is clearer if written. The contractor staff should be trained to respond in the most appropriate, accurate manner. Telephone inquiries reporting a potential fraud or abuse situation shall be documented and referred to the contractor's Program Integrity Unit.

### 3.0. REQUIREMENTS

The requirements and standards established below apply to all toll-free telephone calls. There should be no differentiation in the service provided whether the call originates locally or through the toll-free lines. The contractor shall provide the availability of telephone contact as a service to all TRICARE inquiries [beneficiaries, Lead Agents, providers, ASD(HA), TMA, HBAs, and congressional offices]. The service must be continuous during normal business hours which are defined as 8:00 A.M. through 6:00 P.M. (except weekends and holidays) in all time zones within the region. This service is intended to assist the public in securing answers to various TRICARE questions including, but not limited to:

**3.1.** General program information;

**3.2.** Specific information regarding claims in process and claims completed, e.g., explanations of the methods and specific facts employed in making reasonable charge and medical necessity determinations, information regarding type of medical services submitted;

- 3.3.** Additional information needed to have a claim processed;
- 3.4.** Information about review and appeal rights and the actions required by the beneficiary or provider to use these rights.
- 3.5.** Information about and procedures for the TRICARE Program.
- 3.6.** Information concerning benefit authorization requirements and procedures for obtaining authorizations. Provisions must be included to allow the transfer of calls to the authorizing organization (within the contractor's organization, to include subcontractor) without disconnecting the call.
- 3.7.** Providing, via a separate toll-free telephone number within each Region, information to all MHS beneficiaries about TRICARE participating providers in their location, especially for those beneficiaries living in remote areas without access to the contractor's network providers. The telephone service shall be available for the same amount of time and under the same standards as required for all other toll-free telephone services described in this chapter.
- 3.7.1.** When contacted, the contractor shall provide the beneficiary with the name and telephone number of at least one TRICARE-authorized provider in the desired speciality, if one is available, who has participated on TRICARE claims within the previous calendar year or who has committed to participate on future TRICARE claims. The contractor shall inform the beneficiary that, although the provider has participated in the past, the provider is allowed to participate on a claim-by-claim basis; therefore, the beneficiary should contact the provider to see if he/she is willing to participate. The contractor shall also offer to contact the provider on behalf of the beneficiary. The contractor shall attempt to locate a participating provider that is close to the beneficiary's residence, but no more than 60 minutes travel time unless the beneficiary waives the 60 minute requirement. No written follow-up notification is required when a response is possible during the initial telephone call.
- 3.7.2.** If the contractor cannot find a provider within the travel distance who has participated in TRICARE in the past or who has committed to providing medical care on a participating basis, the contractor shall offer to contact local providers on behalf of the beneficiary to locate a provider willing to participate. Providers who have previously declined participation within the prior calendar quarter need not be contacted. The contractor shall contact a minimum of three providers practicing within the 60 minute travel limit radius of the beneficiary's address. (The three provider limit is waived if there are not three providers available within the required distance who will participate.)
- 3.7.3.** Within five working days of the initial request for assistance in finding a participating provider who has not already been identified, the contractor shall telephonically notify the beneficiary of the results of the search. The contractor shall make a minimum of three attempts to contact the beneficiary by telephone. In addition, the contractor shall send a written notification to the beneficiary within the same five working days. The written notice shall include the following:
- The names, addresses, and telephone numbers of all the providers contacted with an indication of who will participate, if any, on TRICARE claims.

- If the contractor is unable to locate a participating provider, the beneficiary shall be provided information on the 115% balance billing limitation and the ability to request a waiver of the balance billing limitation. The contractor shall inform the beneficiary of the procedures required to request a waiver.
- The beneficiary shall be informed of his/her right to take the notification to a nonparticipating provider in order to inform the provider of the legal restrictions on balance billing.

### **3.8. Telephone Standards**

The following performance standards shall apply to all toll-free telephone calls:

**3.8.1.** Eighty percent (80%) of all calls shall be acknowledged within 20 seconds by an individual or electronic device.

**3.8.2.** Ninety percent (90%) of all calls must be handled by a telephone representative or automated response unit (ARU) within 120 seconds after acknowledgment. During any delay, a message must inform the caller of the temporary delay and give advice about what information is needed to answer questions. Eighty (80) percent of the calls must be handled to completion during the initial call. A completed call is one in which the caller is given all the information they need to know regarding the situation about which they are inquiring.

**3.8.3.** If the call is not completed, the call-back must be made within two working days. The call must be kept under control to assure that the required call-back is made. If it is impossible to provide a final reply, an interim status call must be made within two working days. For all calls not answered with two days, a final call-back or written reply must be provided to 95% within ten calendar days and 100% within 20 calendar days.

**3.8.4.** The contractor shall measure the quality of service by each telephone representative on a monthly basis for accuracy, responsiveness, clarity and tone. Each telephone representative is to be monitored on a sample basis equal to three percent of the average daily calls handled, but not fewer than ten calls per day. The sample calls do not have to be monitored from start to finish but must be monitored sufficiently to determine the adequacy of the representative's actions.

### **3.9. Toll-Free Telephone Service**

Toll-free service can be provided by a number of means available from local telephone companies. These include, but are not limited to: Wide Area Telephone Service (WATS), Foreign Exchange lines (FX), etc.

**3.9.1.** Contractors are not restricted to the use of any long distance carrier and may change companies at their discretion to improve the efficiency and cost effectiveness of the toll-free service. Should changes in long distance carriers occur, these changes must be transparent to MHS beneficiaries and providers. The Contracting Officer shall be notified of any proposed change in companies at least 30 calendar days prior to the actual change of companies.

**3.9.2.** The contractor shall advertise the toll-free service using all available media including the Explanation of Benefits (EOB); newsletters; telephone directories published by the contractor, military organizations, etc. and other appropriate sources.

### **3.10. Telephone Monitoring Equipment**

The contractor or telephone company with which the contractor does business shall have telephone equipment that:

**3.10.1.** Measures busy signal level. Busy signal level is defined as the percentage of time a caller receives a busy signal. The equipment must produce busy signal data. The busy signal rate shall be expressed as a percentage, which is to be determined as follows: divide the number of calls answered by the contractor by the number of calls reaching and attempting to reach the contractor (must be machine generated figures). The contractor shall ensure that the busy signal rate never exceeds 20%.

**3.10.2.** Ensures that 80% of all calls are acknowledged within 20 seconds. Telephone equipment must be programmed to ensure this standard is always met. This level of service shall be available at all times - daily, weekly, monthly, etc. Averages are not acceptable.

**3.10.3.** Measures the number of calls received each month in which the time elapsing between acknowledgment and handling by a telephone representative or ARU (waiting time) is 120 seconds or less. Includes all calls that are directly answered by a telephone representative or ARU (no waiting time). The 120 second time period begins when the telephone call is acknowledged and does not include the 20 second ring time.

### **3.11. Additional Equipment Requirements**

The contractor shall furnish the following:

**3.11.1.** Access to a CRT for each telephone representative to retrieve or provide the information required in paragraphs 3.0. through 3.7. above. The CRT shall be located to allow the telephone representatives to research data without leaving their work stations.

**3.11.2.** Outgoing lines sufficient to allow call backs.

**3.11.3.** Hard copy management reports regarding All Trunks Busy (ATB) data and the 20 second and 120 second waiting time measurement. The hard copy management reports shall also include the total number of calls received, the number answered at the time of the call, the number fully answered within two working days, the number fully answered within ten calendar days, the number fully answered within 20 calendar days, and the percentage of each.

**3.11.4.** A supervisor's console to monitor telephone representatives' telephone calls for accuracy, responsiveness, clarity, and tone.

**3.11.5.** Automatic call distributors and automatic response units (ARUs) with after hour message recorders, an automated, interactive, 24 hour call-handling system designed to ensure maximum access to the toll-free lines. This system shall provide automated responses to requests for general program information and to beneficiary requests for claims status. In

addition, callers shall be offered a menu option to be automatically connected with the Beneficiary Counseling and Assistance Coordinator (BCAC) at the Regional Lead Agent.

#### **4.0. REPORTS**

Accurate data will be compiled to complete the Monthly Workload Reports to TMA. (See [Chapter 15](#).) Other reports should provide contractor management with a historical record workload and performance data. The reports should be designed to aid in planning for future seasonal workloads, staffing, evaluating representative's performance, providing guidance, evaluating training needs, and measuring work activity. See [Chapter 15, Section 3, paragraph 3.0](#) for the Contractor Monthly Toll-Free Telephone Report.

#### **5.0. TELEPHONE APPRAISAL SYSTEM**

The contractor shall establish a monitoring system or other method to ensure quality of performance.

